

	House Democratic plan	Medicare bill signed into law by President Bush
Prescription drug coverage	<ul style="list-style-type: none"> ✓ \$25 a month premium ✓ \$100 deductible ✓ 20% of the cost of drugs between \$100- and \$2,000 ✓ Medicare pays 100% of drug costs over \$2,000 	<p>Premium, deductible, and coinsurance set by insurance company and subject to change each year</p> <p>“Recommended” benefit package has \$250 deductible, 75/25 cost-sharing up to \$2,250, coverage gap between \$2,250 worth of drugs and \$5,100 where the plan pays nothing, and 95/5 cost sharing after that</p>

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Choices for seniors	<p>Choice of medications (Medicare pays part of the cost of any medication prescribed by your doctor)</p> <p>Choice of pharmacies (at no extra cost)</p> <p>In Medicare</p>	<p>Choice of medications determined by insurance companies (doctors can appeal to insurance company)</p> <p>Possible extra charge for choice of pharmacy</p> <p>Choice of two private insurance plans (one can be an HMO) if plans participate. Neither has to provide benefits for more than one year</p>

	House Democratic plan	Medicare bill signed into law by President Bush
Other changes to Medicare program directly affecting seniors	<p>No increased costs for doctor visits</p> <p>No increase in Part B premiums, no new eligibility requirements</p> <p>No privatization of Medicare (seniors not forced to join HMOs)</p>	<p>Increased deductible for doctor visits (Part B)</p> <p>All must provide financial information Those with higher incomes pay more for Medicare</p> <p>Up to 7 million seniors required to participate in “demonstration” of system where seniors get voucher for HMO or other insurance instead of regular Medicare.</p>